

Disaster Preparedness

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"Some of the best ways to stay connected during a disaster are analog methods that largely don't exist anymore."

Adam Martin, Manager of Mission Support and Planning, Team Rubicon

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"Your community emergency manager is working to keep your family safe, long before disaster strikes."

Carrie Speranza, CEM, President, U.S. Council, IAEM

**JOSÉ ANDRÉS**

"We can't go into places thinking that we know what's best for people. We have to listen to them."

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Wildfire Preparedness Starts at Home

Every year, wildfires burn millions of acres across the United States, threatening lives, property, and entire communities. Homeowners play a critical role in reducing the risk long before a wildfire ever ignites.



Wildfire risk isn't just a wilderness issue anymore. Suburban neighborhoods and even some urban areas — as we saw with the devastating wildfires in Los Angeles — are increasingly vulnerable due to development into fire-prone areas and the growing intensity of wildfires. The good news is that there are proven steps homeowners can take to make their homes safer.

At NFPA, we've studied wildfire for decades. Our research and partnerships have shown that the most effective way to prevent homes from igniting during a wildfire is to focus on the Home Ignition Zone — the home and the 100 feet around it. Burning embers, not flames, are the leading cause of home ignition, and they can travel miles

ahead of a wildfire. That's why protecting your home against embers matters so much.

Here's how to get started:

1. Clear the first 5 feet

This area closest to your home (0-5 feet around the structure) is the most important to maintain. Keep it free of flammable vegetation, mulch, firewood stacks, and debris. Use hardscaping like gravel or pavers instead of bark mulch. Clean gutters and roofs regularly to remove leaves and pine needles.

2. Simple maintenance can go a long way

Keep your home in good repair, fixing any holes, broken shingles, or siding. Install metal mesh screens over attic vents, and make sure any attachments like fences or decks are well maintained, made of fire-resistant materials,

and free of leaves or other flammable debris. These changes reduce pathways for embers to enter or ignite your home.

3. Maintain the landscape

In the area 5 to 30 feet from around your home, keep grass mowed short and space trees and shrubs to prevent fire from climbing from the ground into the canopy. Prune low tree branches and remove dead vegetation regularly.

4. Interrupt the fire's path

For the final 30-100 feet from your home, focus on thinning or removing small trees and shrubs. Break up plantings into islands to interrupt a fire's spread.

If your home is on a hill, the area you need to modify may extend as far as 200 feet downslope from your home.

This is because fire tends to burn faster uphill.

5. Have an emergency plan

Know your community's evacuation routes and have a go-bag ready. Practice evacuation drills with your family and sign up for local emergency alerts.

6. Get involved

Join or start a Firewise USA® community in your neighborhood ([firewise.org](https://www.firewise.org)). This NFPA program helps communities work together to reduce wildfire risk. Collaboration is key, because wildfires don't respect property lines.

By taking these practical steps, homeowners can improve their safety and better protect their homes and communities.

Written by **Michele Steinberg**, Wildfire Division Director, National Fire Protection Association® (NFPA®)

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Disaster Preparation and Recovery Tips From State Farm®

Weather disasters can disrupt everyday life, causing injury, property loss, and financial hardship. But with proactive planning, recovering can be easier. Preparation includes securing your home and auto and having a clear communication, evacuation, and recovery plan.

1 Meet with your agent and understand your insurance coverage

- Know what your homeowners insurance covers. Floods and earthquakes typically are not covered in a standard policy, so consider additional options if you live in higher-risk areas.
- Review coverage limits and deductibles regularly to ensure they meet your needs.
- Create a home contents inventory (list, pictures, or even a video), documentation that can help speed up the claims and recovery process.

2 Create an emergency plan

- Discuss emergency scenarios with your household.
- Develop an easy-to-understand plan — emergency contacts, meet up locations, and evacuation and transportation plans.
- Don't forget pets! Have carriers, food, and vet contacts ready. Practice your plan regularly.

3 Build an emergency supply kit

Plan for at least 72 hours of basic supplies (see ready.gov/kit for a helpful list):

- Non-perishable food and water (one gallon per day, per person)
- First aid supplies and prescription medications
- Flashlights, batteries, and portable phone chargers
- Important documents (insurance policies, IDs, medical records) in a waterproof container
- Personal hygiene items and cash in small denominations

4 Stay informed

- Sign up for local emergency alerts and weather notifications.
- Keep a battery-powered or hand-crank radio for updates if power is lost.
- Follow trusted sources like the National Weather Service, local news, and state emergency management offices.

6 Begin the recovery process

Safety first

- Ensure your family is safe and accounted for.
- Only return home when authorities say it's safe.
- Watch for downed power lines, gas leaks, or contaminated water.

When safe to do so - document damage thoroughly

- Take photos and videos of all the damage.
- Make temporary repairs to prevent additional damage. Keep receipts for supplies and repairs.
- Homeowners policies typically cover sudden accidental losses like hail, wind, and fire so contact your insurance provider and start your claim as soon it's safe to do so.

7 Beware of scammers!

- Beware of unsolicited repair offers.
- Work only with licensed professionals and carefully verify credentials.
- Obtain detailed written estimates and multiple bids, and don't sign anything until you have spoken with your insurance provider.

Written by **State Farm**

Important terms

- National Flood Insurance Program (NFIP): Flood insurance for homeowners, separate from standard policies, available through FEMA.
- Comprehensive coverage: Vehicle protection for damage caused by weather or disasters.
- Home inventory: A detailed list or video of your belongings can speed up the recovery process.

Photo Courtesy of State Farm



5 Secure your home and auto

- Install storm shutters for windows and doors.
- Regularly clear gutters and drains to prevent flooding, trim trees and remove dead branches, and secure outdoor furniture/loose items.
- If the forecast calls for hail, park your vehicle under a shelter or in a garage.

2024 was another big year for catastrophic weather, exceeding the previous high set the year before. Helping nearly a million customers a year recover from catastrophic weather events is core to our promise of helping people recover. It's who we are, and it is a big part of why so many choose State Farm for their insurance and financial needs.

- Wensley Herbert, State Farm P&C Claims senior vice president



Find more tips to prepare for and recover from severe weather at statefarm.com/simple-insights/safety/severe-weather. State Farm has the largest and most experienced disaster response team in the country. We are here to help!



How to Prepare for an Emergency or Crisis

Disaster response nonprofit Team Rubicon shares its top tips for surviving and recovering from any disaster.



Hurricanes to wildfires, Americans are increasingly being exposed to major disasters. According to New York University's Rebuild by Design at the Institute for Public Knowledge, 99.5% of congressional districts include a county that received a major disaster declaration for extreme weather between 2011 and 2024.

With more people than ever living in disaster-prone areas, the best way to survive a disaster is to prepare for it. Disaster response nonprofit Team Rubicon's budget-friendly ways to prepare for an emergency can improve your chances of surviving a severe storm and help you recover more quickly after one.

Build a disaster kit

Having an emergency kit that you can grab and go if you're evacuating in advance of wildfires or relying on in the days after a tornado is essential. Your kit should contain:

- **Water:** At least one gallon per person per day for three days. Pro tip: sanitize and reuse juice bottles for water storage — it's cost-effective and eco-friendly.

- **Non-perishable food:** Every time you head to the grocery store, pick up a few on-sale non-perishable foodstuffs to add to your stockpile. Canned goods, peanut butter, and dried fruits last the longest.
- **Manual can opener and matches:** Don't overlook these small tools. There's no point in storing cans you can't open.
- **First-aid kit:** Include antiseptics, gauze, tape, scissors, pain relievers, and essential personal medications.
- **Flashlights and batteries:** Keep several flashlights and a fresh supply of batteries on hand. Headlamps are also great for hands-free lighting.
- **A multi-tool:** A compact multitool with a knife, pliers, screwdrivers, and scissors can serve dozens of emergency uses.
- **Three days' worth of medication:** Create a cache of prescriptions for each family member. Most health insurance providers offer a one-week "vacation prescription" to their patients at no additional charge.
- **Pet food and supplies:** You should also build an emergency kit for your pets.

Disaster-proof essential documentation:

Store valuables, like insurance documents, family heirlooms, irreplaceable photos, and home deeds in a waterproof container.

Manage yard debris ASAP

Don't let objects in your yard pile up and turn into projectiles or fire tinder. Actively remove vegetative debris in the yard and stow or secure toys, lightweight furniture, and other objects that could become airborne in high winds.

Make a plan for cooking without gas or electricity

Disasters often result in days or months of power outages. Prepare to grill — outside in well-ventilated places — after a storm.

Ahead of any disaster season, preparation is paramount. Even if you think a disaster could never happen in your area, these cheap and easy disaster preparation efforts will allow you to hope for the best but prepare for the worst.

Written by **Julie H. Case, Team Rubicon**

Building Resilience, Together: How the Caterpillar Foundation Powers Every Phase of Disaster Preparedness

When disaster strikes, the difference between devastation and resilience comes down to what happens before, during, and after the storm. That's why the Caterpillar Foundation invests in embedding community resilience across four phases: strengthening infrastructure, preparedness, response, and recovery.

Through this four-pronged approach to community resilience, the Caterpillar Foundation helps ensure communities are equipped to thrive in the face of tomorrow's challenges.

1. Strengthening Infrastructure: Disaster resilience starts before a storm strikes

The Caterpillar Foundation focuses on helping disaster-prone communities feel confident in the face of challenges by investing in solutions to fortify built and natural infrastructure. The Foundation collaborates with organizations like the American Flood Coalition (AFC) to support flood-impacted communities, scale innovative solutions, and expand access to critical resources.

With the Foundation's support, AFC launched the Flood Resilient Communities Cohorts, connecting six North and South Carolina communities to funding opportunities for resilience projects. Based on that pre-disaster work, after Hurricane Helene, Canton, N.C., received a tailored funding roadmap to pursue disaster recovery assistance. AFC estimates that effort within the Carolinas Cohort could help prevent over \$252.7 million in future disaster-related losses.

2. Preparedness: It's more than strengthening infrastructure — it's uplifting the people that make up a community

The Caterpillar Foundation

collaborates with organizations to provide training, innovative technology, and critical supplies *before* disaster hits.

The Foundation's initiative with Myriad USA's DisasterLink Network was developed to focus on shifting disaster philanthropy from reactive to proactive. DisasterLink Network ensures rapid, localized response for communities worldwide by linking donors instantly to key local organizations bearing the brunt of relief efforts. By supporting frontline charity organizations, the Foundation helps transform crises into opportunities for hope and recovery.

3. Response: When disaster strikes, every second counts

In addition to pre-disaster resilience efforts, the Caterpillar Foundation supports rapid, community-led responses to deliver help when and where it's needed most.

As a member of the American Red Cross Annual Disaster Giving Program, the Foundation's funding helps pre-position supplies, train volunteers, and develop innovative technologies that keep families safe and "Red Cross" ready. Each year, the Foundation's support helps deliver educational resources and toolkits to communities worldwide. The Foundation also matches Caterpillar employee, retiree, and independently owned CAT® dealer employee contributions to the Red Cross through its Disaster Matching Program.



Photo courtesy of One Tree Planted in collaboration with the Caterpillar Foundation

4. Recovery: Recovery is where resilience takes root

The Caterpillar Foundation collaborates with organizations like the Center for Disaster Philanthropy (CDP) to support long-term rebuilding — restoring infrastructure, revitalizing essential services, and helping communities emerge stronger.

After Hurricane Helene, the Foundation's \$350,000 donation to the CDP's Atlantic Hurricane Recovery Fund helped local charities guide families through the long road to recovery. This support doesn't end when the storm is over; it continues as communities rebuild, adapt, and prepare for the future.

Redefining disaster preparedness by empowering resilient communities

The Caterpillar Foundation believes disaster preparedness is a continuous journey — one that thrives on collaboration, innovation, and action at every

stage. Through strategic investments, the Foundation helps communities shape their own paths to resilience. By supporting locally driven solutions, we can help ensure communities are equipped to face the challenges ahead with confidence and strength.



WRITTEN BY
Asha Varghese
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José Andrés (left) distributes meals at a World Central Kitchen set up during the Southern California wildfires earlier this year | Photo courtesy of World Central Kitchen

Caring for **Community in Crisis**

A 7.0 earthquake in Haiti taught chef José Andrés what matters most when disaster hits. Here, Andrés shares his inspiration for starting his humanitarian effort, World Central Kitchen, and what he's learned since launching the project

What was the turning point or moment that first inspired you to launch World Central Kitchen (WCK)?

I went to Haiti in 2010 after the magnitude 7.0 earthquake to help cook. In a camp for the displaced, we were cooking these amazing local beans. I was cooking them how I was taught, and some of the people came to me, saying, "Chef, we don't want to hurt your feelings, but this is not how we eat beans here in Haiti." I thought, "I'm a Michelin-starred chef, and they don't like my beans!" They taught me how to make beans their way. That's when I learned that we can't go into places thinking that we know what's best for people. We have to listen to them. That was where a big part of where WCK came from — the idea that the people in their communities best know what they need.

Having served meals in the heart of so many disasters, what has surprised you most about how communities come together in crisis?

I always say, "In the worst moments of humanity, the best of humanity shows up." People

want hope, and they really will work together to make sure that happens. For example, during the wildfires in California, one of our WCK Chef Corps members, Daniel Shemtob, lost his home. He immediately went to serve meals in his food truck with WCK. He wanted to help other people as much as he could, even though his house had just burned down.

What role do you believe food plays — not just in survival, but in restoring hope — during and after a disaster?

During the worst time of someone's life, eating a warm, familiar meal can help people feel seen and understood. One example is my friend, Alondra, who volunteered with WCK during Hurricane Maria in Puerto Rico. She was only 10 years old, serving thousands of meals to her community. She brought hope to so many people who had lost their homes, their places of work — and even family members — with a meal and a smile. Her story is a great example of how the whole community, even young people, can provide hope to others, one plate at a time.

Looking back on your journey with WCK, what's the most important lesson you've learned about preparedness and humanity?

The most important thing I've learned about humanity is that, even through hard times, there are always people who care and want to help. But another way that people can prepare for emergencies is by taking care of each other all the time, not just during disasters, because when a community is connected, it is strong.

What are some of the most important ways communities can prepare for disasters before they happen?

One of the ways WCK makes sure we're prepared for disasters is by having people all around the world who are ready to help. Our teams are in the United States, Latin America, Europe, Asia, and Africa. We also pre-position supplies in areas we know may need it, like in Florida during hurricane season. As for communities themselves, when the people within a community support each other, that's when they're most ready for disasters.

How My Journey at Amazon Prepared Me to Tackle Disaster Relief



Bettina Stix (center) and her Disaster Relief team outside Amazon's first and largest disaster relief hub in Georgia | Photo by Andrew Warren

A long-time Amazon employee explains how her urge to help turned into a charitable engine that has reached millions of people in need.

When I joined Amazon in 1999, I started as a website book editor and evolved through roles in international management, customer service, and Prime. Today, I serve my most meaningful customers yet: communities affected by disasters.

I leverage Amazon's delivery network, technology, and talent to help communities recover quickly from hurricanes, wildfires, earthquakes, and other disasters — applying the same customer-centricity, sustainability, and scalability skills that I've honed throughout my Amazon career.

Extreme weather is upending more and more lives. Last year alone, weather-related disasters displaced a record-breaking 45 million people, according to the Internal Displacement Monitoring Centre. As disasters rise in frequency and severity, it is our duty to come together as a community and unite the best-suited assets from companies, organizations, and individuals.

Applying our strengths in extraordinary circumstances

This is the founding philosophy behind the idea I proposed nearly a decade ago, inspired by people who acted fast. When a deadly

tsunami ripped across the Indian Ocean in 2004, Amazon employees launched campaigns across five countries that raised more than \$15 million for relief. When Hurricane Sandy killed hundreds and caused widespread damage across seven U.S. states in 2012, online shoppers sent \$1 million worth of supplies to survivors from an Amazon Wish List. Impassioned emails from Amazon customers also left an imprint, especially one from a customer in Louisiana who wanted to know if Amazon could deliver relief items where nobody else could after devastating floods in 2016.

I asked myself and then our leaders: What if Amazon used our core business strengths to help disaster-impacted communities? As someone who grew up hearing my family's stories of rebuilding their lives after World War II, I understand that immediate help with the right resources at the right time offers dignity to families and supports communities in the long run. For this, we didn't need to invent a new delivery system; we just needed to apply our existing capabilities to extraordinary circumstances to make a real difference in the lives of millions of people struggling after disasters. In 2017, Amazon's disaster relief program was born.

Fast forward to today. Amazon has now donated more than 26 million items — including medical supplies, food, water, tarps, and diapers — to communities impacted by more than 198 disasters, including deadly flash floods in central Texas and raging wildfires in Los Angeles that altered communities forever in minutes. We've also shared lifesaving technology with local governments and first responders, accelerating search-and-rescue efforts, restoring internet connectivity, and establishing off-grid energy sources for shelters and food banks.

Working with local partners to make a difference

At the center of our efforts are partnerships with disaster relief organizations like the American Red Cross, Save the Children, and World Central Kitchen. Our partners on the ground help us understand exactly what affected communities need, which we typically deliver within 72 hours or less. Our network of 15 disaster relief hubs is strategically positioned to rapidly serve disaster-prone areas. Inside our biggest hub near Atlanta, for example, millions of necessities like tarps, toothpaste, and shampoo are ready to go to communities at no cost at a moment's notice if a hurricane strikes.

As our relief efforts enter their ninth year, it's never been clearer: Our greatest impact comes from doing what we do best — providing relief quickly and efficiently exactly when and where it's needed. I share the origin story of Amazon's disaster relief efforts at this moment in time to inspire more people to act. All of us have different skills, experiences, and resources to offer. Let's find ways to put them together to strengthen our communities.

Written by **Bettina Stix, Director of Disaster Relief, Food Security, and Education, Amazon**



To learn more, visit
[aboutamazon.com/impact/
community/disaster-relief](https://aboutamazon.com/impact/community/disaster-relief)



How to Stay **Connected During Any Disaster**

From monitoring storms to helping your family evacuate a disaster safely together, here's advice on staying connected even when the grid is down, according to disaster relief nonprofit Team Rubicon.



Photo courtesy of Team Rubicon

When it comes to a disaster, sometimes the greatest challenge can be staying in touch with loved ones — whether to help them navigate or escape the disaster or to let others know you're safe.

According to Adam Martin, a U.S. Air Force veteran and manager of mission support and planning for disaster relief nonprofit Team Rubicon, the best ways to stay in touch and up to date during an emergency are very low tech:

"Some of the best methods of staying connected during a disaster are really analog methods that largely don't exist anymore." His solutions? A combination of both high and very-low tech.

Tune in to the radio

NOAA weather radios broadcast emergency alerts and weather updates without needing internet or cell service, but having an

old-school radio will also allow you to hear official emergency updates. Even better, invest in an inexpensive battery-powered or hand-crank emergency radio.

Go for satellite enabled comms, if you can

A satellite phone, or SAT phone, is great — Team Rubicon sends one along on every single international humanitarian aid deployment — and luckily, new tech has a solution. iPhones 14 or later and Android Google Pixels 9 or Samsung Galaxies S25 can also send free SOS messages to emergency services.

Program emergency contacts into everyone's phones and keep written copies in wallets or purses

Whether it's your kids' nanny's cell number, your emergency contacts, or your vet's office number for getting an emergency pet script refilled, having a

hard copy of your contacts can be a lifesaver should your device get destroyed in a disaster.

Choose SMS over calls

Text messages often work when voice calls don't, as they require less bandwidth and can queue up until networks clear. If you're trying to get emergency info out to friends and family, text before calling.

Use social media for disaster notifications and to check in

One of the best ways to stay apprised of disasters in your area is social media. Many government agencies, such as the National Weather Service (@NWS) post updates on their social media accounts during severe weather events, and most social media platforms offer an option to mark yourself in a crisis.

Take back the walkie-talkies

It may sound novel, but having a

couple of walkie-talkies charged and ready allows you to stay in touch with family members as you navigate a disaster zone together or separately.

Use multiple tools to stay connected during a disaster

"The main thing is just building in as many redundancies as you possibly can," Martin said. That means, for example, that not only does he have a hand-crank emergency radio in his own personal disaster kit, but he also has a phone that can send satellite texts.

Lastly, Martin reminds everyone to have backup power of some sort to keep the lines of communication open during a disaster, whether that's in the form of extra batteries, fully charged power banks, or even some sort of solar charger.

Written by **Julie H. Case, Team Rubicon**

How T-Mobile Ensures Connection When Seconds Matter

In times of crisis, connection isn't optional. By investing in satellites, drones and resilient networks, T-Mobile is ensuring communication endures even in the toughest conditions.



INTERVIEW WITH
Jon Freier
President,
T-Mobile
Consumer Group

In recent years, as wildfires, hurricanes, and floods have grown more frequent, reliable communication has become just as critical as food, water, and shelter.

And no one knows this better than Jon Freier, T-Mobile's president of Consumer Group who leads response efforts when disaster strikes. "T-Mobile is constantly preparing and has made disaster readiness a priority, investing in technology and infrastructure to keep people connected when it matters most," Freier explained. "From satellites to drones to community support vehicles, the company is reshaping what emergency response looks like — proving that connection is more than just a signal."

Stronger infrastructure, smarter networks

T-Mobile has also been fortifying its network on the ground, investing in backup power and hardening sites across the country and Puerto Rico. This year the company completed a \$2 billion network expansion and hardening project in Florida. And AI is playing a role, too. T-Mobile's Self-Organizing Network (SON) monitors performance in real time, adjusting antennas to broaden coverage areas, rerouting traffic and managing power to maximize resilience when disaster strikes, keeping the largest possible number of customers and first responders connected while recovery operations are ongoing.

Reaching where traditional networks can't

In July, T-Mobile officially launched T-Satellite, the nation's first satellite-to-mobile network that automatically connects to almost any modern smartphone. That means that even if wireless towers or power lines go down, people can still send texts, including to 911, and receive Wireless Emergency Alerts (WEAs), almost anywhere the sky is visible. Even non-subscribers who have compatible devices can receive critical life-saving information through WEAs.

And as Freier points out, "The impact of this new service has been immediate. During the recent flooding in Texas where neighborhoods lost power, nearly 94,000 people used T-Satellite to send 287,000 text messages — updates to loved ones and messages to 911."

Taking disaster response higher with drones

When roads are blocked and infrastructure is destroyed, T-Mobile has a high-tech drone fleet that it's expanded by 50% in the past year. Heavy-lift models can carry supplies or portable connectivity gear weighing up to 100 pounds. Search-and-rescue drones equipped with thermal imaging and high-resolution cameras help locate people, map damage, and guide response teams. Tethered drones hover hundreds of feet in the air, staying aloft for hours to create temporary coverage bubbles nearly two miles wide.

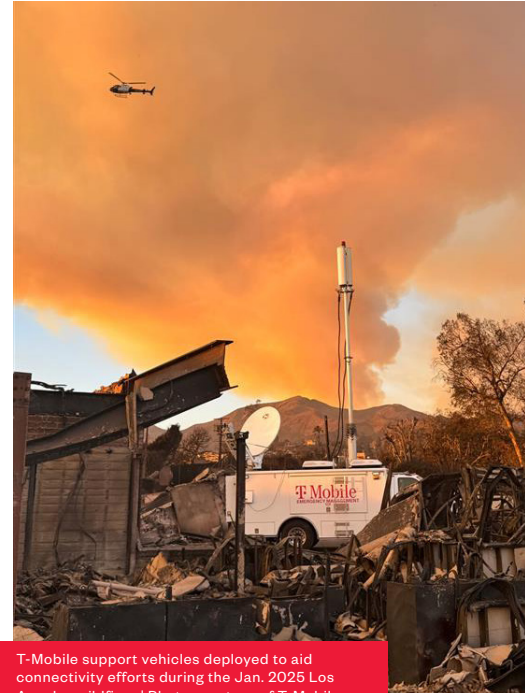
"Paired with an expanded ground fleet — 30% more mobile cell sites and trucks providing coverage including our new XL line, plus nearly double the number of satellite antennas (VSATs) — T-Mobile's disaster-response arsenal is larger, faster and more capable than ever," Freier emphasized.

Rapid response on the ground

At the same time, T-Mobile's community support fleet helps get communities back online. Upgraded Wi-Fi trucks, trailers, and command centers are now equipped with higher-capacity charging stations and Wi-Fi. "These units deploy to shelters, fire stations and community hubs, offering free connectivity, charging, and supplies to anyone who needs them, not just our customers," Freier said.

Prioritizing first responders

For firefighters, police, and emergency crews, seconds can mean the difference between life and death. T-Mobile built T-Priority to give first responders access to a dedicated 5G network slice when it's most congested, ensuring faster speeds and lower latency with the highest priority.



T-Mobile support vehicles deployed to aid connectivity efforts during the Jan. 2025 Los Angeles wildfires | Photo courtesy of T-Mobile

Agencies across the country are already experiencing T-Priority in action. During the wildfires in Southern California earlier this year, firefighters relied on T-Priority to share updates from the field — enabling safer, faster decision-making as conditions shifted minute by minute.

As Freier says, "In times of crisis, connection isn't optional — it's essential. And T-Mobile is building the technology to keep it strong."

Written by **Melinda Carter**



T-Priority by T-Mobile is America's best 5G network experience for first responders. To learn more, scan the QR code:



T-Mobile



Small Business Resilience Is Community Resilience

When small businesses are prepared for disasters, they are better equipped to recover faster, support their neighbors, and provide community stability.

Across the country, when hurricanes, wildfires, or floods disrupt daily life, small businesses often provide the first sense of normalcy. They open their doors, check on neighbors, and keep critical services running. When prepared, small businesses not only survive the storm — they help others weather it, too.

In Tampa, Fla., Kenneth Kitchen, owner of Gold Standard Commercial Air Conditioning and Heating, followed a disaster preparedness checklist as Hurricane Helene approached. By securing equipment, safeguarding records, and coordinating with staff and clients, he avoided costly replacements and gained the confidence to navigate the crisis. “We’re now better positioned to serve our clients and build resilience for the future,” he said.

Action plans protect small businesses

Small businesses make up 99.9% of all U.S. businesses and are the heart of communities, providing jobs, services, and stability when times get tough. Yet, many remain underprepared.

A U.S. Chamber of Commerce Foundation survey found that while 94% of small businesses believe they’re ready for a disaster, only 26% have an actual plan. That disconnect can slow recovery — not just for businesses, but for their employees and entire communities. As disasters grow more frequent and severe, the

economic resilience of communities can be increasingly at risk.

But preparedness pays off. Research from the U.S. Chamber Foundation, U.S. Chamber of Commerce, and Allstate found that every dollar invested in preparedness yields a \$13 return in economic costs, damages, and cleanup. Programs like the Small Business Readiness for Resiliency (R4R) initiative show how the right resources — even a simple checklist — can make a real difference. Thousands of small businesses nationwide have used the checklist to strengthen operations and support their communities when it matters most.

Communities that work together stay strong

Prepared small businesses are the most likely to keep their doors open, the first to lend support, and often lead their community’s recovery. When local shops, restaurants, and service providers are prepared, the economic ripple effect is immediate and profound. Jobs are preserved, household incomes remain stable, and communities stay strong.

In Ashe County, N.C., owners of Jimmy & Jean’s Family Entertainment and Arcade turned their location into the county’s largest supply distribution center to help deliver much-needed items to communities impacted by Hurricane Helene.

Preparedness also alleviates the burden on public services. When fewer businesses rely on emergency aid, vital resources are freed up for those in need. Disasters aren’t going away, but with the right preparation, small businesses can stay ready to lead, support, and sustain the places they call home.

Here are three steps any business can take today:

- 1. Create a disaster plan.** Start with an emergency checklist and assess what it will take to operate your business on your worst day.
- 2. Talk to your network.** Open communication channels to reduce confusion during moments of crisis, letting employees, customers, and partners understand your actions and their roles.
- 3. Know and reduce your risk.** Utilize free tools and support through the U.S. Chamber Foundation, the Small Business Administration, and other organizations to inform disaster risk awareness and mitigation.

Because when small businesses are prepared, their communities are stronger for it.

Written by **Rob Glenn, Vice President of Global Resilience, U.S. Chamber of Commerce Foundation**

Having a Plan **Before Disaster Hits Is Crucial**

Through the U.S. Chamber of Commerce Foundation's Readiness for Resiliency program (R4R), small businesses are offered key guidance and assistance should a disaster occur. With funding and collaboration from FedEx, R4R helps businesses prepare so that the communities they serve can be resilient in the face of a disaster.

For Daneese Carter, owner of Daneese Tax and Accounting Services in Eastman, Ga., participating in the R4R program proved invaluable when Hurricane Helene struck her community.

"Completing the R4R preparedness checklist made a huge difference in how quickly we could recover," Carter said. "It ensured that critical business documents, client data, and essential contact lists were backed up and easily accessible, even when our physical office was affected. Because we had an emergency communication plan in place, we were able to stay connected with clients and reassure them that their information was safe. This preparation saved us valuable time and allowed us to focus on helping the community, rather than scrambling to restore our own operations."

How it works

The U.S. Chamber of Commerce Foundation's R4R program helps small businesses build resilience and better prepare for disasters. Developed in collaboration with FedEx, it's designed to motivate small businesses to complete a disaster preparedness checklist. Once that's done, they may register for the program and, if eligible, have a chance to receive a recovery grant should a disaster strike.



INTERVIEW WITH
**Ann-Marie
McIntosh**
Vice President
of Global Brand,
FedEx

"This proactive activity may be just what small business owners need to stay in business should disaster strike," explained Ann-Marie McIntosh, vice president of global brand at FedEx. "It also allows them to register to become eligible for a \$5,000 grant in case, after a disaster, they need help making payroll, replacing merchandise, making repairs, or meeting any number of other needs until insurance or other resources become available."

A sobering statistic

According to a study by MetLife and the U.S. Chamber of Commerce, 27% of small businesses say they are one disaster or threat away from shutting down their business. That's why signing up for the R4R program is critical.

"A small business may be destroyed by a disaster," McIntosh said. "The owner may lose their product, their customer records, their facility, and even their life if they aren't prepared."

McIntosh admits motivating businesses to plan for a possible emergency can be difficult.

"Many of us have an 'it won't happen to me' way of thinking," she said. "And then, unfortunately, disaster strikes."

To ease this process, FedEx worked with the American Red Cross to create its Emergency Preparedness Checklist for small businesses. The checklist is available in both English and Spanish on the R4R website.

"Our hope is that by completing the checklist, small businesses will recover more quickly and thereby help their communities recover more quickly because they



Photo courtesy of FedEx

were better prepared in advance of the disaster," McIntosh said.

Not a moment too soon

Small business owners juggle a lot of responsibilities, so knowing they'll be eligible for much-needed cash in a time of emergency allows them to breathe easier. That's why signing up for the program can't wait.

"Not only are disasters happening more frequently, they are also becoming more intense, affecting larger swaths of territory and impacting even more communities and small businesses," McIntosh said. "It's more important than ever for these businesses to register for R4R."

"If disaster strikes, we want them to be among the small businesses that survive, not among those that don't."

Doing what's right

McIntosh says FedEx has a

longstanding commitment to helping others in times of crisis.

"Our founder, Fred Smith, said, 'If your neighbor's house is on fire, and you have a hose, you help put out the fire,'" McIntosh explained. "We have 700 airplanes and 200,000 vehicles on the world's roads. We can get relief supplies where they need to go."

"R4R is like the hose. We're putting it out there to help small businesses stay in business. It's good for them, and it's good for the community."

Written by **Cindy Riley**



For more information, visit
Ready4Resiliency.com





Why Financial Preparedness Is the Foundation for Disaster Resilience

Before the winds rise or floodwaters surge, financial readiness can mean the difference between recovery and ruin. It's time we prioritize economic resilience.

Disasters don't just destroy homes and businesses; they decimate financial stability. Whether it's a hurricane, wildfire, or pandemic, the aftermath can trigger long-term economic hardship, especially for under-resourced communities. That's why disaster preparedness must start with financial literacy and access to tools that equip families and entrepreneurs to plan, protect, and rebuild.

Rebuilding is easier with a recovery plan

At Operation HOPE, we've supported millions of individuals and small-business owners nationwide, guiding them through complex financial systems and

helping them rebuild in the aftermath of natural disasters. A consistent finding is clear: Those who enter a crisis with financial awareness and a recovery plan rebound faster — and with more dignity — than those who don't.

Preparation begins with understanding your risks and building a personal or business emergency financial blueprint. This includes maintaining an emergency fund, securing adequate insurance coverage, understanding how to access Federal Emergency Management Agency or U.S. Small Business Administration aid, and ensuring critical documents are safe and retrievable. Yet national surveys show many households lack a written disaster plan, and even

fewer have the financial cushion to endure unexpected hardship.

For small-business owners, the stakes are even higher. Many lack continuity plans or access to emergency capital, two factors that often determine whether a business survives or shuts down after a crisis.

Adopt a "survival to strategy" mindset

Financial preparedness is not just an individual responsibility; it's a matter of community resilience. Cities and neighborhoods recover faster when households and business ecosystems are financially informed and supported. That's why Operation HOPE advocates disaster readiness as a key pillar of economic equity.

In the face of escalating climate risks, it is no longer enough to react — we must equip communities to be resilient from the outset. True preparedness means merging emergency response with long-term financial planning, empowering people to weather both literal and economic storms.

Let's shift the conversation from survival to strategy. Financial preparedness isn't just a good idea, it's lifesaving.



INTERVIEW WITH
**Nzinga
"Zing" Shaw**
Senior Vice
President,
Communications,
Operation HOPE

Who Are Emergency Managers — and Why You Should Know Yours

Behind the scenes, often long before an emergency happens, there's another safety professional, besides firefighters or police officers, quietly working to protect your community: your local emergency manager.

Emergency managers are professionals dedicated to preparing for, responding to, and recovering from disasters — whether natural or human-made. Their role is to coordinate efforts across agencies and organizations, ensuring that when disaster strikes, everyone knows what to do, enabling organizations and communities to recover as quickly as possible.

What do they do?

Emergency managers operate in four key areas — before, during, and after any emergency or disaster:

- **Preparedness.** Before disasters are on the horizon, emergency managers are hard at work developing emergency plans, building systems to share information, conducting drills to evaluate and improve readiness, and educating community leaders, partners, and the public.
- **Response.** During an emergency, they work in operations centers, coordinating the activation of public alert and warning systems, monitoring events, supporting responders, and ensuring resources get where they are most needed.
- **Recovery.** Once the immediate danger has passed, emergency managers lead the communities and organizations they serve through the recovery process, including securing federal aid, and reopening schools and businesses.
- **Mitigation.** Perhaps most importantly, emergency managers work to reduce future risks. This could involve assisting a city in designing flood-resistant infrastructure or collaborating with utility companies

to strengthen the electrical grid against storms. Studies show that for every dollar spent on disaster risk reduction activities, an average of \$6 is saved in future disaster recovery costs.

Get to know your emergency manager

We encourage you to connect with your local emergency management office. Follow them on social media. Sign up for alerts. Ask how your business or neighborhood can improve its preparedness.



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Be Ready: Building Your Disaster Preparedness Kit

In a disaster, the most valuable resources are the ones you have on hand. Prepare your family or business by building an emergency kit.

In a disaster, the most valuable resources are the ones you have on hand. That's why Convoy of Hope encourages families and business owners to build a disaster preparedness kit before disaster strikes.

Here's a simple, five-phase approach to creating your own emergency kit:

1. Water

Water is crucial for drinking and sanitation, so start building your kit with the most essential needs. Store at least one gallon per person per day for three days.

2. Non-perishable food

Plan for three days' worth of food per person. Choose your household's favorite canned goods, dry snacks, and packaged comfort

foods that don't require refrigeration or water to prepare. Don't forget a manual can opener and disposable utensils.

3. Warmth, light, and power

Include blankets, flashlights, batteries, and weather-appropriate clothing. Pack one flashlight per person with extra batteries, ideally lithium, that can last up to 10 years. Include a battery-powered or hand-crank radio to stay informed about emergency updates.

4. Clean air, first aid, and hygiene

Include N95 masks to protect against airborne particles, especially in situations like wild-fires or flooding. Build a complete first aid kit with gloves, bandages, disinfectants, and over-the-counter medications. Store at least a

week's worth of prescription medications and consult your doctor on proper storage.

5. Special items and documents

Store copies of IDs, insurance papers, medical records, and utility bills in a waterproof, portable container. Back them up digitally when possible. Pack pet supplies, spare keys, cash, and a recent photo of your family members and pets in case you are separated.

A disaster kit isn't something you build overnight, but it's something you can start today. Whether you're preparing your home, business, or both, every step brings you closer to being prepared in any storm.

Written by **Convoy of Hope**

The Salvation Army offers disaster relief in the wake of Hurricane Katrina in 2005 | Photo courtesy of The Salvation Army



The Myth of Disasters as a “Great Equalizer”

Natural disasters are often called “great equalizers” — storms, wildfires, and floods that seemingly spare no one, regardless of wealth, race, or ZIP code. But this familiar saying conceals a harsh truth: Disasters don’t level the playing field. They expose the deep cracks already present. For our most vulnerable neighbors, the impact isn’t merely greater — it lasts longer and it can be catastrophic.

Who suffers most? When disaster strikes, headlines typically spotlight wind speeds, flood depths, and damage estimates. But behind these figures lies a more troubling reality. Disasters disproportionately affect vulnerable populations, including people experiencing homelessness, low-income families, older adults, and individuals with chronic illnesses or disabilities. According to the U.S. Census Bureau, counties with the highest social vulnerability experienced 57% of excess hurricane-related deaths, while the least vulnerable counties accounted for only 6%.

Barriers before the storm

For these groups, obstacles begin well before a storm makes landfall or a wildfire spreads. Evacuation notices assume people have reliable transportation, safe destinations, funds for supplies, and timely information. But

evacuation orders can become impossible for those without a vehicle, stable housing, or financial resources.

On a single night in 2024, approximately 771,480 people in the United States experienced homelessness, the highest count since the U.S. Office of Policy Development and Research began tracking this statistic. Additionally, 28% of Americans aged 65 and older live alone, according to the U.S. Census Bureau, often lacking the vital support needed for evacuation or recovery efforts. Nearly 37 million Americans live in poverty, limiting their ability to prepare, flee, or rebuild.

Realities on the ground

These vulnerabilities translate into harsh realities during actual disasters. Before Hurricane Katrina, over a quarter of New Orleans residents lived in poverty, and flooding devastated low-income neighborhoods, such as the Lower Ninth Ward, according to

the Center on Budget and Policy Priorities. Without insurance or stable housing, many faced insurmountable barriers to recovery.

The critical role of community-based organizations

Community-based organizations play a crucial role in addressing these disparities. Nonprofits, faith-based groups, and local service providers often step into gaps left by larger response systems. Embedded in the communities they serve, they understand local needs and respond quickly with tailored support.

The Salvation Army, for example, operates in nearly every ZIP code nationwide and is often among the first to respond. Its support spans all affected groups, from disaster survivors and unhoused individuals to first responders and healthcare workers. Through mobile feeding units, emergency shelters, hygiene kits, and emotional and spiritual care, it serves anyone

impacted by disaster, regardless of background or circumstance. By partnering with local government and nonprofits, they ensure elderly residents, shelter guests, and those with mobility or medical issues receive critical support.

A call to action

As disasters become more frequent, we must abandon the myth of disasters as equalizers. Instead, we must invest in preparedness programs within vulnerable communities, support local organizations, and build systems designed to ensure no one is left behind.

Disasters aren’t great equalizers, they’re great revealers. What they reveal must motivate us to respond with greater empathy and compassion for all.



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Thinking Ahead Keeps Communities Ready When Disaster Strikes

Our panel of experts shares their know-how on being disaster-ready from a community and global perspective.



INTERVIEW WITH
Bettina Stix
Director of Disaster Relief, Food Security, and Education, Amazon



INTERVIEW WITH
José Andrés
Founder, World Central Kitchen (WCK)

What are some of the most important ways communities can prepare for disasters before they happen?

Bettina Stix: Start thinking ahead now. You can purchase items that will keep you and your family safe if a disaster strikes. Make it easy on yourself and explore ready-to-go emergency kits from the American Red Cross on Amazon, including a car survival kit with winter supplies and a preparedness starter kit. You can also connect with government agencies, nonprofits, and first responders in your community to contribute to a stronger preparedness plan not only for you and your family, but for your neighborhood, county, city, and country.

José Andrés: One of the ways that World Central Kitchen (WCK) makes sure we're prepared for disasters is by having people all

around the world who are ready to help. Our teams are in the United States, Latin America, Europe, Asia, and Africa, and they're all ready to help as soon as a disaster strikes. We also pre-position supplies in areas we know may need it, like in Florida during hurricane season. As for communities themselves, creating strong communication is how you make a strong community. When the people within a community support each other, that's when they're most ready for disasters. That can also mean supporting local groups who are helping their neighbors so that, when something happens, they can have someone on the ground immediately.

How can different organizations work together to support communities during and after disasters?

BS: At Amazon, we have a guiding principle: Our greatest impact comes from doing what we do best during and after disasters — moving products quickly and efficiently to exactly where they're needed and repurposing our innovation and technology to fill needs, in close partnership with local organizations. The good news is every organization, whether for-profit or nonprofit, can use this same principle to identify how they can work with others to best support communities during and after disasters.

For example, Amazon's disaster relief hubs showcase the importance of cooperation and collaboration in disaster relief. We stock commonly needed disaster relief items, like tarps, water filters, and masks for our nonprofit partners at 15 disaster relief hubs around the world. Each is strategically located

near disaster-prone regions. We have the space, products, and delivery network that many of our nonprofit partners don't. It's a win-win that helps nonprofits focus on what they do best, while Amazon focuses on what we do best.

JA: I always say that everyone is part of WCK, they just don't know it yet. So, by working with WCK or by organizing in their own communities, building networks around food is so important. It's all about people from around the world coming together to support each other. But it's also understanding that each community, each country, each place is different, and so we have to understand the local needs and culture there. The best way to support communities, of course, is to make sure they have what they need before a disaster strikes.



To learn more about Disaster Preparedness,
visit **[impactingourfuture.com](https://www.impactingourfuture.com)**

